

**Amendments to the Claims:**

This list of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claims 1-27 (cancelled)

Claim 28 (currently amended): A method of providing financial accounting statements for a ~~first entity~~ plurality of users, comprising:

providing transaction codes, including standardized codes  
representing financial transaction information;

~~the first entity~~ each of the users conducting with a plurality of other entities separate financial transactions;

associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction;

transmitting a record of each transaction and the at least one transaction code via ~~[[a]]~~ an open network to at least one file; and

sorting the transactions in the at least one file and producing an accounting statement for each user derived from the financial transaction information including income, expense, asset ~~[[or]]~~ and/or liability information for ~~the first entity~~ each user.

Claim 29 (original): The method of Claim 28, wherein the separate financial transactions include the transfer of funds and the instructions for transfer of funds.

Claim 30 (currently amended): The method of Claim 28, wherein the at least one transaction code is selected by ~~the first entity~~ at least one of the users.

Claim 31 (original): The method of Claim 28, wherein the at least one transaction code is selected by at least one of the other entities.

Claim 32 (original): The method of Claim 28, wherein the standardized codes comprise financial transaction codes.

Claim 33 (original): The method of Claim 28, wherein the transmission of the record of each transaction and at least one transaction code is initiated at about the time when funds are transferred or instructions are given for the transfer of funds.

Claim 34 (original): The method of Claim 28, wherein the transaction codes are provided from a menu.

Claim 35 (currently amended): The method of Claim 28, including entering into said file information regarding ~~said first entity~~ at least one of the users.

Claim 36 (original): The method of Claim 35, wherein said information includes beginning balances for income, expenses, assets, liabilities and/or bank accounts.

Claim 37 (currently amended): The method of Claim 36, including entering into said file coding information appropriate to ~~said first entity~~ at least one of the users.

Claim 38 (currently amended): The method of Claim 28, including providing said ~~first entity~~ users and/or agents of said ~~entity~~ a users passcodes to permit access to said at least one file.

Claim 39 (currently amended): The method of Claim 28, including:  
providing a subsidiary ledger for each of said other entities; and  
transferring selected subsidiary ledgers from said other entities to said at least one file.

Claim 40 (currently amended): The method of Claim 39, including providing access to said subsidiary ledger for said ~~first entity~~ users and/or agents of said ~~first entity~~ users, whereby said ~~first entity~~ users and/or agents can perform one or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs in said selected subsidiary ledgers.

Claim 41 (currently amended): The method of Claim 28, including providing a funds transfer facility to facilitate transfer of funds to and from said ~~first entity~~ users and said other entities.

Claim 42 (currently amended): The method of Claim 41, including:  
employing said funds transfer facility to receive an instruction to transfer funds; and  
transferring funds from ~~said first entity~~ at least one of said users to said other entities based on said instruction.

Claim 43 (original): The method of Claim 41, including employing said funds transfer facility to transmit data related to said transfer of funds.

Claim 44 (original): The method of Claim 41, including employing said funds transfer facility to adjust current records.

Claim 45 (currently amended): A system for providing financial accounting statements for a first entity, comprising:

a first computer having at least one file from which an accounting statement may be generated;

a second computer for receiving data inputs, said data inputs including electronically recorded financial ~~transactions~~ transaction information made between said first entity and a second entity;

[[a]] an open communication network for transferring said data inputs from said second computer to said file of said first computer; and

means for performing two or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs, and producing said accounting statement derived from the financial transaction information including income, expense, asset and/or liability information for the first entity.

Claim 46 (original): The system of Claim 45, including:

a first said file in said first computer for receiving accrual accounting data inputs; and

a second said file in said first computer for receiving cash accounting data inputs.

Claim 47 (original): The system of Claim 45, including means for transferring funds from said first entity to said second entity.

Claim 48 (original): The system of Claim 45, wherein said second computer comprises means for electronically recording, collecting, processing, storing and transmitting said financial transactions.

Claim 49 (original): The system of Claim 45, wherein said first computer is a personal computer.

Claim 50 (original): The system of Claim 45, wherein said second computer is a personal computer.

Claim 51 (currently amended): A computer assisted method for producing an accounting statement for a ~~first entity~~ plurality of users, comprising:

providing transaction codes, including standardized codes  
representing financial transaction information;

~~the first entity~~ each of the users conducting with a plurality of other entities separate financial transactions;

associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction;

transmitting a record of each transaction and the at least one transaction code via ~~[[a]]~~ an open network to at least one file; and

sorting the transactions in the at least one file and producing an accounting statement for each user derived from the financial transaction information including income, expense, asset ~~[[or]]~~ and/or liability information for ~~the first entity~~ each user.

Claim 52 (original): The method of Claim 51, wherein the separate financial transactions include the transfer of funds and the instructions for transfer of funds.

Claim 53 (currently amended): The method of Claim 51, wherein the at least one transaction code is selected by ~~the first entity~~ at least one of the users.

Claim 54 (original): The method of Claim 51, wherein the standardized codes comprise financial transaction codes.

Claim 55 (currently amended): A computer readable medium containing instructions for performing a method for producing an accounting statement for a ~~first entity~~ plurality of users comprising:

providing transaction codes, including standardized codes  
representing financial transaction information;

~~the first entity~~ each of the users conducting with a plurality of other entities separate financial transactions;

associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction;

transmitting a record of each transaction and the at least one transaction code via ~~[[a]]~~ an open network to at least one file; and

sorting the transactions in the at least one file and producing an accounting statement for each user derived from the financial transaction information including income, expense, asset ~~[[or]]~~ and/or liability information for ~~the first entity~~ each user.

Claim 56 (original): The computer readable medium of Claim 55, wherein the separate financial transactions include the transfer of funds and the instructions for transfer of funds.

Claim 57 (currently amended): The computer readable medium of Claim 55, wherein the at least one transaction code is selected by ~~the first entity~~ at least one of the users.

Claim 58 (original): The computer readable medium of Claim 55, wherein the standardized codes comprise financial transaction codes.

Claim 59 (currently amended): An apparatus for producing an accounting statement for ~~an entity~~ a plurality of users comprising:

means for providing transaction codes, including standardized codes representing financial transaction information;

means for ~~the first entity~~ each of the users to conduct with a plurality of other entities separate financial transactions;

means for associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction;

means for transmitting a record of each transaction and the at least one transaction code via ~~[[a]]~~ an open network to at least one file; and

means for sorting the transactions in the at least one file and producing an accounting statement for each user derived from the financial transaction information including income, expense, asset ~~[[or]]~~ and/or liability information for ~~the first entity~~ each user.

Claim 60 (original): The apparatus of Claim 59, wherein the separate financial transactions include the transfer of funds and the instructions for transfer of funds.

Claim 61 (currently amended): The apparatus of Claim 59, wherein the at least one transaction code is selected by ~~the first entity~~ at least one of the users.

Claim 62 (original): The apparatus of Claim 59, wherein the standardized codes comprise financial transaction codes.

Claim 63 (currently amended): A computer data signal embodied in a carrier wave, the computer data signal carrying instructions for performing a method for producing an accounting statement for a ~~first entity~~ plurality of users, comprising:

providing transaction codes, including standardized codes  
representing financial transaction information;

~~the first entity~~ each of the users conducting with a plurality of other entities separate financial transactions;

associating at least one of the transaction codes at about the time when funds are transferred or instructions are given for transfer to complete each financial transaction;

transmitting a record of each transaction and the at least one transaction code via ~~[[a]]~~ an open network to at least one file; and

sorting the transactions in the at least one file and producing an accounting statement for each user derived from the financial transaction information including income, expense, asset or liability information for ~~the first entity~~ each user.

Claim 64 (original): The computer data signal embodied in a carrier wave of Claim 63, wherein the separate financial transactions include the transfer of funds and the instructions for transfer of funds.

Claim 65 (currently amended): The computer data signal embodied in a carrier wave of Claim 63, wherein the at least one transaction code is selected by ~~the first entity~~ at least one of the users.

Claim 66 (original): The computer data signal embodied in a carrier wave of Claim 63, wherein the standardized codes comprise financial transaction codes.

Claim 67 (currently amended): A computer assisted method for providing financial accounting statements for a first entity, comprising:

providing a first computer having at least one file from which an accounting statement may be generated;

providing a second computer for receiving data inputs, said data inputs including electronically recorded financial ~~transactions~~ transaction information made between said first entity and a second entity;

transferring said data inputs via ~~[[a]]~~ an open communication network from said second computer to said file of said first computer;

performing two or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs; and

producing said accounting statement derived from the financial transaction information including income, expense, asset and/or liability information for the first entity.

Claim 68 (original): The method of Claim 67, further including transferring funds from said first entity to said second entity.

Claim 69 (currently amended): A computer readable medium containing instructions for performing a method for providing financial accounting statements for a first entity, comprising:

providing a first computer having at least one file from which an accounting statement may be generated;

providing a second computer for receiving data inputs, said data inputs including electronically recorded financial ~~transactions~~ transaction information made between said first entity and a second entity;

transferring said data inputs via ~~[[a]]~~ an open communication network from said second computer to said file of said first computer;

performing two or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs; and

producing said accounting statement derived from the financial transaction information including income, expense, asset and/or liability information for the first entity.

Claim 70 (currently amended): A computer data signal embodied in a carrier wave, the computer data signal carrying instructions for performing a method for providing financial accounting statements for a first entity, comprising:

providing a first computer having at least one file from which an accounting statement may be generated;

providing a second computer for receiving data inputs, said data inputs including electronically recorded financial ~~transactions~~ transaction information made between said first entity and a second entity;

transferring said data inputs via ~~[[a]]~~ an open communication network from said second computer to said file of said first computer;

performing two or more activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs; and

producing said accounting statement derived from the financial transaction information including income, expense, asset and/or liability information for the first entity.